

**UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**


<b>IN RE:</b>	:	
	:	
<b>JOHN A. SPEIS,</b>	:	
	:	
<b>DEBTOR,</b>	:	<b>CASENO. 15-24674-CMB</b>
	:	
<b>VS.</b>	:	<b>CHAPTER 13</b>
	:	
<b>JOHN A. SPEIS,</b>	:	<b>DOCUMENT NO. 38</b>
	:	
<b>MOVANT,</b>	:	
	:	
<b>AES/PHEAA; AES PHEAA</b>	:	
<b>REHABS; AMY J. SPEIS; ATTY.</b>	:	
<b>PAULA CIALELLA; BANK OF</b>	:	
<b>OKLAHOMA MORTGAGE;</b>	:	
<b>CAPITAL ONE; CAPITAL ONE</b>	:	
<b>BANK USA, NA; CALVARY</b>	:	
<b>PORTFOLIO SERVICES; CBNA;</b>	:	
<b>CHASE; CITI; CITI-BP OIL;</b>	:	
<b>CONVERGENT; CREDIT ACCEP-</b>	:	
<b>TANCE; CREDIT ONE BANK, NA;</b>	:	
<b>DAVID WAGNER; DISCOVER</b>	:	
<b>FINANCIAL SERVICES LLC;</b>	:	
<b>EASTERN ACCOUNT SYSTEM;</b>	:	
<b>ENHANCED RECOVERY CO.;</b>	:	
<b>FIRST NATIONAL BANK OF PA;</b>	:	
<b>HERTZ LOCAL EDITION;</b>	:	
<b>HLADIK, ONORATO &amp;</b>	:	
<b>FEDERMAN, LP; HSBC AUTO;</b>	:	
<b>HSBC BANK; HSBC BANK, USA;</b>	:	
<b>HSBC/SCUSA; IC SYSTEM, INC.;</b>	:	
<b>JAMESON HEALTH SYSTEM;</b>	:	
<b>LAWRENCE COUNTY SHERIFF;</b>	:	
<b>LAWRENCE COUNTY PROTHO-</b>	:	
<b>NOTARY; MCYDSNB; MDJ</b>	:	
<b>MELISSA AMODIE; MIDLAND</b>	:	
<b>FUNDING; NCB (CITI FIN. AUTO)</b>	:	
<b>OMNI MANAGEMENT&amp; ASSOC.;</b>	:	
<b>PORTFOLIO RECOVERY</b>	:	
<b>ASSOCIATES; SANTANDER</b>	:	
<b>CONSUMER USA; SELECT</b>	:	
<b>PORTFOLIO SERVICINGS, INC.;</b>	:	
<b>SHENANGO CHINA EFCU; SNOW</b>	:	

& SNOW, PC. SPRINGLEAF :  
FINANCIAL; SYNCB/LORD & :  
TAYLOR; SYNCB/PLCC; TARGET :  
TWIN AIR HEATING & :  
COOLING; VERIZON; WEB :  
BANK; WELLS FARGO HOME :  
MORTGAGE; WF CARD SVS.; :  
WFDILLARDS; ZUCKER, :  
GOLDBERG & ACKERMAN, :  
RONDA J. WINNECOUR, :  
TRUSTEE; UNITED STATES : **ENTERED BY DEFAULT**  
:  
**RESPONDENTS.** :

**ORDER CONFIRMING CHAPTER 13 POST-PETITION FINANCING**

AND NOW, this 22nd day of May, 2018, upon consideration of the Debtor's Motion for Post-Petition Financing, it is ORDERED, ADJUDGED and DECREED that, subject to final approval of Santander Auto Finance, the request of the Debtor to borrow funds in the amount of \$11,439.00 at an annual interest rate of 21.44 % is hereby GRANTED.

BY THE COURT:

  
dmr

FILED  
5/22/18 11:50 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 John A. Speis  
 Debtor

Case No. 15-24674-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 56

Date Rcvd: May 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2018.

db  
 14156266 +John A. Speis, 3007 Old Pittsburgh Rd., New Castle, PA 16101-6086  
 14156263 +ATTORNEY PAULA CIALIA, 113 N. MERCER ST., New Castle, PA 16101-3813  
 14156264 +Aes/Pheaa, Po Box 61047, Harrisburg, PA 17106-1047  
 14156264 +Aes/Pheaa Rehabs, Po Box 61047, Harrisburg, PA 17106-1047  
 14175241 +Attorney Paula Cialla, 113 N Mercer St., New Castle, PA 16101-3813  
 14156267 +Bank Of Oklahoma Mtg, 7060 S Yale Ave, Tulsa, OK 74136-5711  
 14156268 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85015, Richmond, VA 23285)  
 14156269 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238)  
 14212614 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas of Pennsylvania, P.O. Box 117, Columbus, OH 43215)  
 14156275 CONVERGENT, PO Box 9004, Renton, WA 98057-9004  
 14156271 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 14156272 Chase, Po Box 901003, Columbus, OH 43224  
 14156273 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 14156274 +Citi-Bp Oil, Po Box 6497, Sioux Falls, SD 57117-6497  
 14156276 +Credit Acceptance, Po Box 513, Southfield, MI 48037-0513  
 14156278 #+DAVID WAGNER, 416 E SHERIDAN AVE., New Castle, PA 16105-2627  
 14369786 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
 14156280 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175  
 14175243 +FNB, One FNB Blvd., 5th Floor, Hermitage, PA 16148-3347  
 14156282 +First National Bank of PA, One FNB Blvd., 5th Floor, Hermitage, PA 16148-3363  
 14156283 +HERTZ LOCAL EDITION, HLE COMMERCIAL DEPT 1153, PO BOX 121154, DALLAS, TX 75312-1154  
 14156286 +HSBC BANK USA, 3815 SOUTH WEST TEMPLE, PO BOX 65250, Salt Lake City, UT 84165-0250  
 14234737 +HSBC Bank USA et al c/o, Select Portfolio Servicing, Inc., P.O. Box 65450,  
 Salt Lake City, UT 84165-0450  
 14189842 +Hladik, Onorato & Federman, LLP, 298 Wissahickon Ave., North Wales, PA 19454-4114  
 14156284 +Hsbc Auto, 6602 Convoy Ct, San Diego, CA 92111-1009  
 14156285 +Hsbc Bank, Po Box 9, Buffalo, NY 14240-0009  
 14156288 +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378  
 14156289 +Jameson Health Sys., 1211 Wilmington Rd., New Castle, PA 16105-2516  
 14156290 +Lawrence County Prothonotary, 430 Court St., New Castle, PA 16101-3558  
 14189144 +Lawrence County Sheriff, 430 Court St., New Castle, PA 16101-3503  
 14156292 +MDJ MELISSA AMODIE, 430 COURT ST., New Castle, PA 16101-3503  
 14156291 +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 14156294 +NCB (CITI FIN AUTO), PO BOX 1099, Langhorne, PA 19047-6099  
 14156295 +Omni Mngt, PO BOX 8749, Toledo, OH 43623-0749  
 14159792 +PHEAA, PO Box 8147, Harrisburg PA 17105-8147  
 14156297 +Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244  
 14158596 Security Credit Services, LLC, c/o Five Lakes Agency, Inc., P.O. Box 80730,  
 Rochester, MI 48308-0730  
 14156298 +Shenango China Efcu, 136 Cascade Galleria, New Castle, PA 16101-3900  
 14156299 +Snow and Snow, PC, 215 W Elizabeth St., New Castle, PA 16105-1947  
 14156304 +TWIN AIR HEATING & COOLING, 2625 HARLANSBURG RD., New Castle, PA 16101-9687  
 14156303 +Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673  
 14156307 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
 Frederick, MD 21701)  
 14156308 +Wf Crd Svc, 3201 N 4th Ave, Sioux Falls, SD 57104-0700  
 14156309 +Wfdillards, Po Box 14517, Des Moines, IA 50306-3517  
 14156310 #+Zucker, Goldberg & Ackerman, LLC, 200 Sheffield St., Mountainside, NJ 07092-2314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14156268 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 23 2018 01:26:03 Cap One,  
 Po Box 85015, Richmond, VA 23285  
 14156269 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 23 2018 01:26:04  
 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238  
 14156270 +E-mail/Text: bankruptcy@cavps.com May 23 2018 01:23:15 Cavalry Portfolio Serv,  
 Po Box 27288, Tempe, AZ 85285-7288  
 14156277 +E-mail/PDF: creditonebknofications@resurgent.com May 23 2018 01:26:07 Credit One Bank Na,  
 Po Box 98875, Las Vegas, NV 89193-8875  
 14156279 +E-mail/Text: mrdiscen@discover.com May 23 2018 01:22:52 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 14156281 +E-mail/Text: bknotice@ercbpo.com May 23 2018 01:23:11 Enhanced Recovery Co L,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 14156293 +E-mail/Text: bankruptcydpt@mcmsg.com May 23 2018 01:23:06 Midland Funding,  
 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
 14156296 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 23 2018 01:26:16  
 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
 14156300 E-mail/PDF: cbp@onemainfinancial.com May 23 2018 01:26:15 Springleaf Financial S,  
 2656 Ellwood Rd Unit 21, New Castle, PA 16101

District/off: 0315-2

User: dric  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 56

Date Rcvd: May 22, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14156301 +E-mail/PDF: gecsedirecoverycorp.com May 23 2018 01:26:31 Synch/Lord & Tay, Po Box 965015,  
Orlando, FL 32896-5015  
14156302 +E-mail/PDF: gecsedirecoverycorp.com May 23 2018 01:26:04 Synch/Plcc, Po Box 965024,  
Orlando, FL 32896-5024  
14156305 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 23 2018 01:22:50  
Verizon, 500 Technology Dr Suite 300, Weldon Spring, MO 63304-2225  
14156306 +E-mail/Text: bnc-bluestem@quantum3group.com May 23 2018 01:23:18 Web Bank,  
215 S State St Ste 800, Salt Lake City, UT 84111-2339

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr HSBC Bank USA et al c/o Select Portfolio Servicing  
cr HSBC Bank USA, National Association, as Trustee for  
cr HSBC Bank USA, National Association, as Trustee fo  
14156287 Hsbc/Scusa  
cr\* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
14175242\* Convergent, PO Box 9004, Renton, WA 98057-9004  
14156265 ##+AMY J SPEIS, 3391 CELENA CIRCEL, Saint Cloud, FL 34769-5911

TOTALS: 4, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 24, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2018 at the address(es) listed below:

Danielle Boyle-Ebersole on behalf of Creditor HSBC Bank USA et al c/o Select Portfolio Servicing, Inc. debersole@hoflawgroup.com, bbleming@hoflawgroup.com  
James Warmbrodt on behalf of Creditor HSBC Bank USA, National Association, as Trustee for People's Choice Home Loan Securities Corp., People's Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1 bkgroup@kmlawgroup.com  
Louis R. Pomerico on behalf of Debtor John A. Speis info@pomericolaw.com, pmcarr1920@outlook.com;loupom@aol.com;r50803@notify.bestcase.com  
Matthew Christian Waldt on behalf of Creditor HSBC Bank USA, National Association, as Trustee for People's Choice Home Loan Securities Corp., People's Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1 mwaltd@milsteadlaw.com, bkecf@milsteadlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6